

Table I.F.4(2013) Percent of private-sector employees enrolled in a health insurance plan that had a copayment for an office visit to a physician by firm size and selected characteristics: United States, 2013

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	64.8%	67.5%	72.8%	71.7%	70.0%	60.5%	70.6%	63.6%
Industry group **								
Agric., fish., forest.	68.3%	52.8%	70.7%	60.8%	82.2%	67.9%	56.0%	72.0%
Mining and manufacturing	62.0%	73.2%	77.0%	72.2%	66.2%	56.5%	71.9%	60.8%
Construction	70.5%	70.4%	79.5%	67.6%	71.9%	65.9%	72.7%	68.7%
Utilities and transp.	62.0%	76.0%	81.9%	78.7%	76.3%	56.3%	83.1%	60.2%
Wholesale trade	65.7%	62.3%	72.7%	71.9%	69.3%	59.6%	68.5%	64.8%
Fin. svcs. and real estate	60.1%	62.3%	68.5%	72.5%	63.8%	57.4%	68.3%	59.1%
Retail trade	57.8%	72.1%	72.3%	68.6%	71.1%	51.0%	70.3%	55.4%
Professional services	68.1%	66.1%	67.9%	71.6%	71.1%	66.6%	69.0%	67.9%
Other services	68.8%	69.8%	75.5%	74.5%	74.5%	64.3%	73.0%	67.7%
Ownership								
For profit, incorporated	62.4%	66.7%	72.6%	69.5%	70.2%	57.4%	70.2%	60.8%
For profit, unincorporated	65.3%	68.5%	72.8%	73.3%	61.5%	62.5%	69.3%	64.1%
Nonprofit	74.7%	72.1%	73.9%	80.9%	75.7%	73.4%	76.8%	74.5%
Age of firm								
Less than 5 years	70.8%	66.8%	79.0%	72.8%	67.1%	75.5%	72.6%	68.4%
5-9 years	73.6%	67.5%	71.3%	77.5%	72.2%	80.1%	71.2%	76.1%
10-19 years	70.9%	68.4%	71.1%	70.6%	71.3%	72.1%	69.6%	71.7%
20 or more years	63.2%	67.2%	72.6%	70.7%	69.8%	59.9%	70.5%	62.4%
Multi/single status								
2 or more locations	62.2%	76.4%	74.3%	71.3%	69.8%	60.1%	70.9%	62.0%
1 location only	71.1%	67.3%	72.6%	71.8%	70.3%	80.2%	70.6%	71.7%
Percent full-time employees								
Less than 25%	63.3%	75.5%	68.8%	65.5%	78.5%	55.2%	70.2%	61.5%
25-49 %	64.1%	54.3%	72.0%	77.4%	73.6%	59.2%	65.3%	63.9%
50-74 %	59.9%	66.0%	69.4%	66.0%	68.3%	55.8%	67.0%	58.7%
75% or more	65.6%	68.1%	73.3%	72.1%	69.9%	61.5%	71.3%	64.4%
Union presence								
No union employees	66.1%	67.5%	72.8%	71.2%	69.7%	59.9%	70.5%	64.6%
Has union employees	66.1%	63.2%	71.7%	76.5%	74.7%	64.0%	72.9%	65.8%
Unknown	58.6%	85.9%	75.0%	79.8%	58.5%	58.4%	76.2%	58.4%
Percent low wage employees								
50% or more low wage	64.1%	63.4%	74.5%	71.0%	70.3%	60.4%	70.2%	63.2%
Less than 50% low wage	64.9%	68.0%	72.6%	71.7%	70.0%	60.5%	70.7%	63.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.F.4(2013) Standard error for percent of private-sector employees enrolled in a health insurance plan that had a copayment for an office visit to a physician by firm size and selected characteristics: United States, 2013

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.53%	1.67%	1.57%	1.11%	1.00%	0.60%	0.73%	0.56%
Industry group **								
Agric., fish., forest.	4.68%	9.05%	12.20%	9.69%	9.49%	11.26%	7.45%	7.24%
Mining and manufacturing	2.39%	5.52%	5.11%	2.85%	2.60%	3.89%	2.40%	2.54%
Construction	2.51%	5.57%	3.34%	3.62%	4.03%	8.42%	3.29%	3.03%
Utilities and transp.	2.70%	7.59%	7.19%	5.39%	4.27%	3.73%	3.38%	2.67%
Wholesale trade	1.56%	3.74%	5.60%	2.53%	3.81%	3.44%	3.16%	2.76%
Fin. svcs. and real estate	2.28%	4.02%	5.12%	4.07%	3.72%	2.92%	2.54%	2.49%
Retail trade	1.25%	4.63%	4.55%	5.80%	3.83%	1.23%	2.59%	1.29%
Professional services	1.09%	3.31%	1.96%	2.40%	1.58%	1.78%	1.44%	1.21%
Other services	1.84%	2.62%	3.26%	2.83%	2.91%	2.87%	1.94%	2.13%
Ownership								
For profit, incorporated	0.67%	1.86%	1.45%	0.97%	1.30%	0.84%	0.99%	0.81%
For profit, unincorporated	2.04%	3.20%	3.46%	2.68%	4.06%	2.37%	1.73%	2.79%
Nonprofit	1.45%	5.29%	4.93%	2.87%	1.79%	2.48%	2.15%	1.52%
Age of firm								
Less than 5 years	2.10%	4.34%	3.79%	4.67%	5.76%	14.18%	2.22%	5.91%
5-9 years	2.30%	3.02%	4.41%	5.18%	5.92%	7.31%	2.59%	3.48%
10-19 years	1.17%	1.81%	2.53%	1.96%	3.77%	3.00%	1.42%	1.83%
20 or more years	0.57%	1.67%	2.01%	1.53%	1.45%	0.63%	1.09%	0.60%
Multi/single status								
2 or more locations	0.60%	7.89%	3.88%	2.39%	1.22%	0.61%	3.12%	0.60%
1 location only	0.80%	1.73%	1.56%	1.34%	2.06%	4.57%	0.66%	1.40%
Percent full-time employees								
Less than 25%	2.98%	6.65%	6.04%	6.87%	5.65%	3.35%	4.31%	3.42%
25-49 %	2.79%	6.88%	6.13%	5.37%	4.29%	3.05%	4.29%	2.73%
50-74 %	1.66%	2.15%	4.82%	6.16%	4.08%	2.34%	2.24%	1.78%
75% or more	0.56%	1.97%	1.57%	0.98%	1.12%	0.71%	0.68%	0.62%
Union presence								
No union employees	0.78%	1.75%	1.83%	1.13%	1.10%	1.25%	0.78%	0.91%
Has union employees	1.93%	6.08%	6.32%	6.12%	2.55%	2.71%	3.95%	2.11%
Unknown	1.87%	19.69%	18.47%	15.21%	6.20%	1.82%	10.58%	1.83%
Percent low wage employees								
50% or more low wage	1.45%	3.09%	3.60%	2.73%	2.16%	2.07%	2.28%	1.56%
Less than 50% low wage	0.60%	1.91%	1.61%	1.00%	1.08%	0.83%	0.66%	0.70%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

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